

REMARKS

Reconsideration and allowance of the above-referenced application are respectfully requested. Claim 83 has been canceled. Claims 84-103 have been added. No new matter has been added nor does the subject matter in claims 84-103 require a restriction requirement. The support for the added claims can be found, *inter alia*, in FIG. 1 and the corresponding text, the specification p. 17, l. 17- p. 18, l. 12; p. 19, ll. 4-24; p. 21, ll. 4-15, p. 23, ll. 9 -14, etc.

35 U.S.C. § 103

Claim 83 stands rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over U.S. Patent No. 6,687,873 to Ballantyne et al ("Ballantyne") in view of U.S. Patent No 5,999,911 to Berg et al ("Berg") in view of U.S. Patent No. 6,018,732 to Bertrand et al. ("Bertrand") in view of U.S. Patent No. 6,157,940 to Marullo et al ("Marullo"). The applicant respectfully disagrees with the Examiner and traverses the rejection. To expedite the prosecution of the present application, claim 83 has been canceled.

Additional claims

Claims 84 -103 have been added. Applicants assert that no new matter has been introduced by claims 84 -103. Applicants assert that claims 84 -103 are patentable, and a notice to that effect is respectfully requested.

In addition, Ballantyne in view of Berg in view of Bertrand in view of Marullo does not teach, disclose, suggest, or make obvious (1) receiving data characterizing at least one rule for making decisions based on an input data; (2) generating at least a portion of a web page for receiving the input data, (3) the portion of the web page corresponding to the at least one rule; (4) generating a decision service for producing an output by applying the at least one rule to the

input data, (5) the output corresponding to at least one recommendation, reason code, decision or a score; receiving the input data from a user via the web page; invoking the decision service to produce an output by applying the at least one rule to the input data; delivering the output to the user, as required by an independent claim 84.

Instead, Ballantyne describes "a method and system for reporting XML data from a computer system." (Ballantyne, Col. 1; ll. 18-20). Berg describes "a method and system for managing workflows." (Berg, Col. 2, ll. 28-30). Bertrand describes "a rule based tutorial system which includes analysis, logging and display of regression analysis information for a presentation as it is presented during business simulations of actual environments to teach new skills." (Bertrand, Col. 1, ll. 7-13). Marullo "relates to Internet testing tools and, more particularly, to systems and methods for client-based web server application verification and testing." (Marullo, Col. 1, ll. 7-10).

Dependent claims 85-103 are patentable for at least the same reasons discussed above with respect to the independent claim 84.

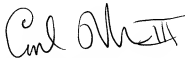
Concluding Comments

It is believed that all of the pending claims have been addressed in this paper. However, failure to address a specific rejection, issue or comment, does not signify agreement with or concession of that rejection, issue or comment. In addition, because the arguments made above are not intended to be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this paper should be construed as an intent to concede any issue with regard to any claim, except as specifically stated

in this paper, and the amendment of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment. Applicant asks that all claims be allowed.

If there are any questions regarding these amendments and remarks, the Examiner is encouraged to contact the undersigned at the telephone number provided below. The Commissioner is hereby authorized to charge any additional fees that may be due, or credit any overpayment of same, to Deposit Account No. 50-0311, Reference No. 35006-629001US.

Respectfully submitted,



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Carl A. Kukkonen, III
Reg. No. 42,773

Address all written correspondence to
Customer No. 76615
Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.
3580 Carmel Mountain Road, Suite 300
San Diego, CA 92130
Phone: 858.314.1535
Fax: 858.314.1501

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